

BERKSHIRE BANCORP, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 3447464	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$145	\$135	-6.5%		
Loans	\$111	\$108	-2.9%		
Construction & development	\$9	\$6	-29.5%		
Closed-end 1-4 family residential	\$33	\$30	-9.1%		
Home equity	\$11	\$10	-6.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-35.5%		
Commercial & Industrial	\$7	\$6	-9.0%		
Commercial real estate	\$44	\$48	8.2%		
Unused commitments	\$13	\$9	-32.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$0	-93.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$2	-84.1%		
Cash & balances due	\$2	\$6	172.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$133	\$125	-6.2%		
Deposits	\$128	\$123	-3.8%		
Total other borrowings	\$4	\$1	-82.2%		
FHLB advances	\$4	\$1	-82.2%		
Equity					
Equity capital at quarter end	\$12	\$10	-10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	7.6%	--		
Tier 1 risk based capital ratio	10.4%	9.7%	--		
Total risk based capital ratio	11.6%	10.9%	--		
Return on equity ¹	-20.6%	-33.7%	--		
Return on assets ¹	-1.7%	-2.7%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.1%	71.8%	--		
Loss provision to net charge-offs (qtr)	251.2%	179.1%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.1%	4.0%	2.3%	0.6%	--
Closed-end 1-4 family residential	6.5%	3.2%	0.0%	0.3%	--
Home equity	1.5%	0.1%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.6%	3.1%	3.8%	--
Commercial & Industrial	7.3%	0.2%	0.1%	0.0%	--
Commercial real estate	3.9%	1.3%	0.0%	0.1%	--
Total loans	4.9%	2.1%	0.2%	0.2%	--